Entered 12/31/08 11:05:49 Desc Main Case 08-35678 Doc 1 Filed 12/31/08

Document Page 1 of 31 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No.
Jocius, Vytautas	Chapter 7

ш	KE:
Jo	cius, Vytautas Chapter 7
	Debtor(s)
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received
	Balance Due
2.	The source of the compensation paid to me was: Debtor Other (specify):
3.	The source of compensation to be paid to me is: Debtor Other (specify):
1.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;
	e. [Other provisions as needed]
5	By agreement with the debtor(s), the above disclosed fee does not include the following services:
٠.	by agreement with the deolor(s), the above disclosed fee does not include the following services.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

December 31, 2008

Date

/s/ Gordon R. Hughes, Jr., P.C. Gordon R. Hughes, Jr., P.C. 02872234 Law Office of Gordon R. Hughes, Jr., P.C

320 East Indian Trail Aurora, IL 60505

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

B201

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address: X	petition prepare the Social Secu principal, responsible the bankruptcy	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
Signature of Bankruptcy Petition Preparer of officer, principal, resp partner whose Social Security number is provided above.	ponsible person, or		
Certificate of I (We), the debtor(s), affirm that I (we) have received and read this	of the Debtor notice.		
Jocius, Vytautas Printed Name(s) of Debtor(s)	X /s/ Vytautas Jocius Signature of Debtor	12/31/2008 Date	
Case No. (if known)	X	Date	

© 1993-2008 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 08-35678 Doc 1 Filed 12/31/08 Entered 12/31/08 11:05:49 Desc Main B1 (Official Form 1) (1/08) Document Page 4 of 31

United St Northe	•	ois Voluntary Petitio				untary Petition		
Name of Debtor (if individual, enter Last, First, Mid Jocius, Vytautas	dle):		Name of Jo	oint Debto	or (Spou	se) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 ye. (include married, maiden, and trade names):	ars					e Joint Debtor in ad trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): 4180	I.D. (ITIN) No./Comple	ete	Last four d EIN (if mo				axpayer I.I	D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State of 1255 Autumn Lane	& Zip Code):		Street Add	ress of Jo	int Debt	or (No. & Stree	t, City, Sta	te & Zip Code):
Aurora, IL	ZIPCODE 60505							ZIPCODE
County of Residence or of the Principal Place of Bus	siness:		County of I	Residence	e or of th	ne Principal Plac	ce of Busin	ess:
Mailing Address of Debtor (if different from street a	address)		Mailing Ad	ldress of	Joint De	btor (if differen	t from stre	et address):
	ZIPCODE							ZIPCODE
Location of Principal Assets of Business Debtor (if	different from street add	dress abo	ove):					
					T		7	ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box Filing Fee attached □ Filing Fee to be paid in installments (Applicable tattach signed application for the court's considera is unable to pay fee except in installments. Rule 1 3A.	(Check Health Care Bu Single Asset Re U.S.C. § 101(5 Railroad Stockbroker Commodity Bro Clearing Bank Other Tax-(Check Debtor is a tax-Title 26 of the U.S.C.)	eal Estate 1B) oker Exempt box, if apexempt c United State Code).	Entity pplicable.) organization otates Code (the Check one Debtor i Debtor i Check if:	under ne box: s a small s not a sn	Ch Ch Ch Ch Ch	the Petition apter 7 apter 9 apter 11 apter 12 apter 13 bts are primarily tts, defined in 1 01(8) as "incurr ividual primarily sonal, family, or d purpose." Chapter 11 I	n is Filed (Chap Recc Main Chap Recc Non Nature of 1 (Check one y consumed 1 U.S.C. ed by an y for a r house- Debtors med in 11 U defined in 1	box.)
Filing Fee waiver requested (Applicable to chapte attach signed application for the court's considera		Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			rom one or more classes of			
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.				d, there v	vill be n	o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-49 50-99 100-199 200-999 1,0 5,0		10,0 25,0	001- 000	25,001- 50,000		50,001- 100,000	Over 100,000	
	000,001 to \$10,000,000 to \$50 million		0,000,001 to 00 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	1
Estimated Liabilities			0,000,001 to	\$100,00 to \$500			More than	

Prior Bankruptcy Case Filed Within Last 8	$8\ Years$ (If more than two, attach	additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the second complete.)	if debtor is an individual rimarily consumer debts.) mamed in the foregoing petition, declare that [he or she] may proceed under the 11, United States Code, and have der each such chapter. I further certify he notice required by § 342(b) of the
	X /s/ Gordon R. Hughes, J	<i>Ir., P.C.</i> 12/31/08
	Signature of Attorney for Debtor(s)	Date
 ✓ No Exhi (To be completed by every individual debtor. If a joint petition is filed, e ✓ Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached 	nde a part of this petition.	ich a separate Exhibit D.)
Information Describ	no the Debton Venne	
		is District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general	•	this District.
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of debtor	olicable boxes.)	-
(Name of landlord or less	or that obtained judgment)	
(Address of lar	ndlord or lessor)	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 08-35678 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

Doc 1

Filed 12/31/08

Document

Entered 12/31/08 11:05:49

Page 5 of 31
Name of Debtor(s):

Jocius, Vytautas

Desc Main

Page 2

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Jocius, Vytautas

Signatures

$Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Vytautas Jocius Signature of Debtor	Vytautas Jocius
	·
Signature of Joint Debtor	

Signature of Attorney*

X /s/ Gordon R. Hughes, Jr., P.C.

Signature of Attorney for Debtor(s)

December 31, 2008

Gordon R. Hughes, Jr., P.C. 02872234 Law Office of Gordon R. Hughes, Jr., P.C 320 East Indian Trail Aurora, IL 60505

December 31, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signatu	re of Autl	norized Ir	ndividual			
Printed	Name of	Authoriz	ed Individ	ual		
Title of	Authoriz	ed Individ	dual			
Title of	Authoriz	ed Individ	dual			

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United
States Code. Certified copies of the documents required by 11 U.S.C.
§ 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached.

Signature of	Foreign Repres	sentative	
Printed Nam	e of Foreign Re	epresentative	
		F	

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any,	of Bankruptcy Petition Preparer
---------------------------------	---------------------------------

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

710	uuress			
_				

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 08-35678 Doc 1 B1D (Official Form 1, Exhibit D) (12/08)

Filed 12/31/08 Entered 12/31/08 11:05:49 Page 7 of 31 Document

United States Bankruptcy Court Northern District of Illinois

Desc Main

IN RE:		Case No
Jocius, Vytautas		Chapter 7
	Debtor(s)	1

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed

and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

participate in a credit counseling briefing in person, by telephone, or through the Internet.);

I certify under penalty of perjury that the information provided above is true and correct.

Active military duty in a military combat zone.

Signature of Debtor: /s/ Vytautas Jocius

Date: December 31, 2008

 $_{B6\,Summary}$ (Case 08-35678) Doc 1

Filed 12/31/08 Document

Entered 12/31/08 11:05:49

Desc Main

Page 8 of 31

United States	Bankrupt	cy Court
Northern D	istrict of l	Illinois

IN RE:		Case No
Jocius, Vytautas		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 7,550.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 74,449.60	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,070.18
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,354.00
	TOTAL	14	\$ 7,550.00	\$ 74,449.60	

Form 6 - Statistical Statistic

Debtor(s)

Document Page 9 of 31 United States Bankruptcy Court Northern District of Illinois

Desc Main

IN RE:	Case No.
Jocius. Vvtautas	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability		Amount
Domestic Support Obligations (from Schedule E)		0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)		0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,070.18
Average Expenses (from Schedule J, Line 18)	\$ 2,354.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 2,070.18

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 74,449.60
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 74,449.60

B6A (Official Form SA) 08/03/5678	Doc 1	Filed 12/31/08	Entered 12
Don't (Official Form 0/1) (12/07)		Document	Dana 10 of 1

Debtor(s)

Page 10 of 31

Desc Main

(If known)

IN RE Jocius, Vytautas

© 1993-2008 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

$_{B6B \text{ (Official Form SB)}} 98_{\bar{0}}35678$	Doc
---	-----

Filed 12/31/08 Document Entered 12/31/08 11:05:49 Page 11 of 31

Desc Main

(If known)

IN RE Jocius, Vytautas

Debtor(s)

Case No. _

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		10.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account Chase Bank Aurora, Illlinois #669783037		40.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Misc. household furniishings		250.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Various wearing apparel		250.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

B6B (Official Form 8B) (1876)	<u>35678</u>
-------------------------------	--------------

Doc 1 Filed 12/31/08 Entered 12/31/08 11:05:49 Desc Main Document Page 12 of 31

IN RE Jocius, Vytautas

_ Case No. _ Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Audi A4		7,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

BGB (Official FCASE) 98.35678	Doc 1	Filed 12/31/08	Entered 12/31/08 11:05:49
Dob (Official Form ob) (12/07) Conti		Document	Page 13 of 31

Debtor(s)

IN RE Jocius, Vytautas

Page 13 01 31

Case No. _____(If known)

Desc Main

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		(Continuation Sheet)		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	XXX			7.550.00
		TO	TAL	7,550.00

B6C (Official Forms e) Q8/03/5678	Doc 1	Filed 12/31/
500 (Ginemi 1 61m 60) (12/07)		Document

31/08 En

Entered 12/31/08 11:05:49 Page 14 of 31 Desc Main

IN RE Jocius, Vytautas

Debtor(s)

Case No. _____(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: $(\mathsf{Check}\ \mathsf{one}\ \mathsf{box})$

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	10.00	10.00
Checking account Chase Bank Aurora, Illlinois #669783037	735 ILCS 5 §12-1001(b)	40.00	40.00
Misc. household furniishings	735 ILCS 5 §12-1001(b)	250.00	250.00
Various wearing apparel	735 ILCS 5 §12-1001(a)	250.00	250.00
2001 Audi A4	735 ILCS 5 §12-1001(c)	2,400.00	7,000.00

Filed 12/31/08 Document Entered 12/31/08 11:05:49 Page 15 of 31 Desc Main

IN RE Jocius, Vytautas

Debtor(s)

Case No. _____(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
					ļ			
		l	Value \$	┨	l			
			value o	⊢	┝	\vdash		
ACCOUNT NO.								
		ĺ			l			
		1			1			
			Value \$	1				
ACCOUNT NO.				Т	T			
The second free	1							
]			ĺ	İ	İ	
		l	Value \$	┨	l			
			value \$	L	L	_		
ACCOUNT NO.								
	ŀ	l			l			
			Value \$	1				
				Sut	tota	al		
0 continuation sheets attached			(Total of th				\$	\$
					Γot			
			(Use only on la	st p	oage	e)	\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Filed 12/31/08 Document Entered 12/31/08 11:05:49 Page 16 of 31

Case No.

Desc Main

IN RE Jocius, Vytautas

© 1993-2008 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	such Sulminary of Certain Labinities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

BGF (Official FCASE 08535678	Doc 1	Filed 12/31/08	Entered 12/31/08 11:05:49	Desc Main
501 (Olliciai 1 01111 01) (12/07)		Document	Page 17 of 31	

IN RE Jocius, Vytautas

Debtor(s) Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. B-1039757-001			Medical Bills	х	\Box	П		
Adventist Bolingbrook Hospital P.O. Box 9287 Dakbrook, IL 60522			9/2008				19,960.17	
ACCOUNT NO. 119118701			Medical Bills	Х		П		
Advocate Good Samaritan Hospital P.O. Box 93548 Chicago, IL 60673			9/2008				17,746.00	
ACCOUNT NO. 7001063213566203			Misc. Credit Card Purchases	x	\dashv	H	11,140.00	
Best Buy P.O. Box 17264 Baltimore, MD 21297-1264			4/2008				1,498.66	
ACCOUNT NO. 4862-3626-8055-8783			Misc. Credit Card Payments	х	\dashv	П	1,100100	
Capital One P.O. Box 30285 Salt Lake City, UT 84130			12/2007					
						Ц	543.09	
2 continuation sheets attached			(Total of th	Subt			\$ 39,747.92	
					ota			
	(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical							
			Summary of Certain Liabilities and Relate				\$	

Document

Doc 1 Filed 12/31/08 Entered 12/31/08 11:05:49 Desc Main Page 18 of 31

IN RE Jocius, Vytautas

Debtor(s)

_ Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4266-8410-8411-7678			Misc. Credit Card Purchases	X		Н	
Chase Bank P.O. Box 36520 Louisville, KY 40233			6/2007				697.88
ACCOUNT NO. 001112790			Medical Bill	x		Н	097.00
Emergency Healthcare PO Box 366 Hinsdale, IL 60522			9/2008				
ACCOUNT NO. 0055107930			Balance on Car in Auto Accident	X		Н	787.00
Great Lakes Credit Union 2525 Green Bay Road North Chicago, IL 60064			9/13/2008	^			900.00
ACCOUNT NO. 1726809			Medical Bills	X			900.00
Illinois Collection Service P.O. Box 1010 Tinley Park, IL 60477							
ACCOUNT NO.			Personal Loan	X			12,170.80
Kestutis Varatiejus IL			10/2007				
							3,891.29
ACCOUNT NO. 1726809 Loyola Medical Center 2160 S. 1st Ave. Maywood, IL 60153			Medical Bills	X			
1 CCCVD W NO. 44 20 C4 40 2002 2002			Misc. Credit Card Purchases	X			8,396.36
ACCOUNT NO. 4120-6140-3802-3060 Merrick Bank P.O. Box 9201 Old Bethpage, NY 11804			1/2007	 ^			
						Ц	745.58
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	e)	\$ 27,588.91
			(Use only on last page of the completed Schedule F. Reported Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	t als tatis	tic	n al	\$

Doc 1 Filed 12/31/08 Entered 12/31/08 11:05:49 Desc Main Document

Page 19 of 31

(If known)

IN RE Jocius, Vytautas

_ Case No. _

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		- (
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	Additional desired	DISPOIED	AMOUNT OF CLAIM
ACCOUNT NO. 861-1-0004293689	+		Medical Bills	X	+	+	+	
Midwest Diagnostics 75 Remittance Drive, Suite E Chicago, IL 60675			9/2008					070.00
	-		Personal Loan	×				276.00
ACCOUNT NO. Mindaugas Kazakevicius 440 Industrial Drive Naperville, IL 60563			Personal Loan	^				2 224 22
ACCOUNT NO. 354-04-4180			Medical Bills	X	-		+	3,891.29
Nationwide Credit Collections 9919 Roosevelt Road Westchester, IL 60154			inectical bills					
ACCOUNT NO. 281-1-0000351864			Medical Bills	X		1		335.64
Radiologists Of DuPage 520 E. 22nd Street Lombard, IL 60148			9/2008					
ACCOUNT NO. 76-10953599			Medical Bills	X		1		408.00
Suburban Radiologists 1446 Meomentum Place Chicago, IL 60689-5314			9/2008					
ACCOUNT NO. 1-1914.0			Medical Bills	X			+	1,302.00
Trauma And Surg Spec Of DuPage 2100 Manchester Road Wheaton, IL 60187			9/2008					
ACCOUNT NO. 5182-8600-0046-2545			Misc. Credit Card Purchases	x		1	+	397.00
Tribute Bank P.O. Box 105555 Atlanta, GA 30348			5/2008					
							\perp	502.84
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of			ge)	\$	7,112.77
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	rt al Stati	so o	on cal		74,449.60

B6G (Official Forms & Q8,03,5678	Doc 1	Filed 12/31/08	Entered 12/31/0	8 11:05:49	Desc Main
IN RE Jocius, Vytautas		Document	Page 20 of 31	Case No.	
		Debtor(s)			(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Forms H) 08/03/5678	Doc 1	Filed 12/31/08	Entered 12/31/08	8 11:05:49	Desc Main
		Document	Page 21 of 31		
IN RE Jocius, Vytautas				Case No	

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Filed 12/31/08 Document Entered 12/31/08 11:05:49 Page 22 of 31 Desc Main

(If known)

IN RE Jocius, Vytautas

Debtor(s)

Case No. _

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF	DEBTOR AND) SPOUS	SE		
Single	RELATIONSHIP(S): Son				AGE(S): 20	
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer 440 Industria	Corp al Drive, Unit D					
	or projected monthly income at time case filed) alary, and commissions (prorate if not paid month	hlv)	\$	DEBTOR 2,070.18	\$	SPOUSE
2. Estimated monthly overtime	and y, and commissions (profuce if not paid mond	11197	\$	2,070.10	\$	
3. SUBTOTAL			\$	2,070.18	\$	
4. LESS PAYROLL DEDUCTION a. Payroll taxes and Social Secur b. Insurance c. Union dues d. Other (specify)			\$ \$ \$		\$ \$ \$ \$	
5. SUBTOTAL OF PAYROLL I	DEDITIONS		\$	0.00	<u>» ——</u> \$	
6. TOTAL NET MONTHLY TA			\$ \$	2,070.18		
9. Interest and dividends10. Alimony, maintenance or supp	of business or profession or farm (attach detailed ort payments payable to the debtor for the debtor		\$ \$ \$		\$ \$ \$	
that of dependents listed above 11. Social Security or other govern			\$		\$	
(Specify)			\$		\$	
12. Pension or retirement income 13. Other monthly income			\$		\$ \$	
(Specify)			\$ \$		\$ \$	
			<u> </u>		Ψ	
14. SUBTOTAL OF LINES 7 TI	HROUGH 13		\$		\$	
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)		\$	2,070.18	\$	
16. COMBINED AVERAGE MO if there is only one debtor repeat to	ONTHLY INCOME : (Combine column totals find tall reported on line 15)	from line 15;		\$	2,070.18	<u> </u>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

IN RE Jocius, Vytautas

© 1993-2008 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

_ Case No. _ (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	(\mathbf{S})	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No	\$	600.00
b. Is property insurance included? Yes No		
2. Utilities:	¢	05.00
a. Electricity and heating fuel b. Water and sewer	\$ —	95.00
c. Telephone	• —	220.00
d. Other Comcast Cable	• —	220.00
u. Other conicast cable	— ¢—	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	φ	520.00
5. Clothing	φ —— \$	100.00
6. Laundry and dry cleaning	\$ —	20.00
7. Medical and dental expenses	\$ —	180.00
8. Transportation (not including car payments)	\$ —	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ ——	50.00
10. Charitable contributions	\$ —	
11. Insurance (not deducted from wages or included in home mortgage payments)	· —	
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto	\$	199.00
b. Other	\$	
14 Alimana maintanana and annount acid to athere	— ÷ —	
14. Alimony, maintenance, and support paid to others15. Payments for support of additional dependents not living at your home	, ——	
	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	— \$ —	
	\$	
	— • —	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	¢	2,354.00
applicable, on the statistical summary of Certain Liabilities and Related Data.	<u> </u>	2,334.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o	t this docu	ment:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 2,070.18
b. Average monthly expenses from Line 18 above	\$ 2,354.00
c. Monthly net income (a. minus b.)	\$ -283.82

Document

Entered 12/31/08 11:05:49 Page 24 of 31

Desc Main

(If known)

IN RE Jocius, Vytautas

© 1993-2008 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _ 16 sheets, and that they are

true and correct to the best of my	knowledge, information, and benef.	
Date: December 31, 2008	Signature: /s/ Vytautas Jocius	
	Vytautas Jocius	Debto
Date:	Signature:	
		(Joint Debtor, if any
DECLARATION AND SI	GNATURE OF NON-ATTORNEY BANKR	UPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or guid	debtor with a copy of this document and the neelines have been promulgated pursuant to 11 given the debtor notice of the maximum amounts.	as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and information required under 11 U.S.C. §§ 110(b), 110(h) U.S.C. § 110(h) setting a maximum fee for services chargeable by at before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, o	f Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is responsible person, or partner who si		ny), address, and social security number of the officer, principal
Address		
Signature of Bankruptcy Petition Preparer		Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the	_ (the president or other officer or an authorized agent of the corporation or a
member or an authorized agent of the partnership) of the _	
(corporation or partnership) named as debtor in this case,	declare under penalty of perjury that I have read the foregoing summary and
schedules, consisting of sheets (total shown on	summary page plus 1), and that they are true and correct to the best of my
knowledge, information, and belief.	
-	

Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7}$ (Official Formal Fig. Case 208) -35678

Doc 1

Filed 12/31/08

Entered 12/31/08 11:05:49

Desc Main

Document Page 25 of 31 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No
Jocius, Vytautas		Chapter 7
-	Debtor(s)	1

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

8,488.00 2007 - Rebuiltcar Corporation

2,532.00 2006 - Energy Savings Marketing Corp.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 08-35678 Doc 1 Filed 12/31/08 Entered 12/31/08 11:05:49 Desc Main Document Page 26 of 31
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
4. Sui	ts and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
5. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
6. Ass	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. Gif	its
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Gordon R. Hughes 320 E. Indian Trail Aurora, IL 60505

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 12/8/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 750.00

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 \checkmark

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Entered 12/31/08 11:05:49 Case 08-35678 Doc 1 Filed 12/31/08 Desc Main Page 28 of 31 Document ____

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: December 31, 2008	Signature /s/ Vytautas Jocius	
	of Debtor	Vytautas Jocius
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 08-35678 Doc 1
B8 (Official Form 8) (12/08)

Filed 12/31/08 Entered 12/31/08 11:05:49 Desc Main Document Page 29 of 31 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Jocius, Vytautas	Chapter 7

CHAPTER	Debtor(s) 7 INDIVIDUAL DEBT	OR'S STATEMENT	OF INTENTION	
PART A – Debts secured by property estate. Attach additional pages if neces		pe fully completed for EA	CH debt which is secured by property of the	
Property No. 1				
Creditor's Name:		Describe Property Se	ecuring Debt:	
Property will be (check one): Surrendered Retained				
If retaining the property, I intend to (Redeem the property Reaffirm the debt Other. Explain	check at least one):	(for exa	mple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): Claimed as exempt Not claimed as exempt	med as exempt			
Property No. 2 (if necessary)		7		
Creditor's Name:		Describe Property Se	Describe Property Securing Debt:	
Property will be (check one): Surrendered Retained				
If retaining the property, I intend to (Redeem the property Reaffirm the debt Other. Explain	check at least one):	(for exa	mple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): Claimed as exempt Not claim	med as exempt	`		
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three	columns of Part B must b	e completed for each unexpired lease. Attach	
Property No. 1				
Lessor's Name:	Describe Leased	l Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No	
continuation sheets attached (if ar	ny)		·	
I declare under penalty of perjury t personal property subject to an unex		v intention as to any pro	operty of my estate securing a debt and/or	
Date:December 31, 2008	/s/ Vytautas Jocius Signature of Debtor			
	Signature of Joint D	Debtor		

Entered 12/31/08 11:05:49 Desc Main Case 08-35678 Doc 1 Filed 12/31/08 Document Page 30 of 31 United States Bankruptcy Court Northern District of Illinois

Case No. _____ Chapter **7**_____ Jocius, Vytautas

VERIFICATION OF CREDITOR MATRIX

Debtor(s)

Number o	of Creditors	17
1 unitodi o	n Cicuitois	

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: December 31, 2008	/s/ Vytautas Jocius Debtor
	Joint Debtor

IN RE:

Case 08-35678 Doc 1 Filed 12/31/08 Entered 12/31/08 11:05:49 Desc Main

Jocius, Vytautas 1255 Autumn Lane Aurora, IL 60505 Document Page 31 of 31 Loyola Medical Center 2160 S. 1st Ave. Maywood, IL 60153

Law Office of Gordon R. Hughes, Jr., P.C

320 East Indian Trail Aurora, IL 60505 Merrick Bank P.O. Box 9201 Old Bethpage, NY 11804

Adventist Bolingbrook Hospital

P.O. Box 9287 Oakbrook, IL 60522 Midwest Diagnostics 75 Remittance Drive, Suite E Chicago, IL 60675

Advocate Good Samaritan Hospital

P.O. Box 93548 Chicago, IL 60673 Mindaugas Kazakevicius 440 Industrial Drive Naperville, IL 60563

Best Buy P.O. Box 17264

Baltimore, MD 21297-1264

Nationwide Credit Collections 9919 Roosevelt Road Westchester, IL 60154

Capital One P.O. Box 30285

Salt Lake City, UT 84130

Radiologists Of DuPage 520 E. 22nd Street Lombard, IL 60148

Chase Bank P.O. Box 36520 Louisville, KY 40233 Suburban Radiologists 1446 Meomentum Place Chicago, IL 60689-5314

Emergency Healthcare PO Box 366 Hinsdale, IL 60522 Trauma And Surg Spec Of DuPage 2100 Manchester Road Wheaton, IL 60187

Great Lakes Credit Union 2525 Green Bay Road North Chicago, IL 60064 Tribute Bank P.O. Box 105555 Atlanta, GA 30348

Illinois Collection Service P.O. Box 1010 Tinley Park, IL 60477